

FRESNO FIRST BANK

	CPP Disbursement Date 01/23/2009	Cert 58090	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$178	\$210	18.3%		
Loans	\$100	\$109	8.5%		
Construction & development	\$8	\$6	-22.7%		
Closed-end 1-4 family residential	\$11	\$12	7.5%		
Home equity	\$3	\$3	2.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-66.8%		
Commercial & Industrial	\$29	\$33	11.4%		
Commercial real estate	\$34	\$37	8.7%		
Unused commitments	\$21	\$31	43.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$12	39.2%		
Asset-backed securities	\$0	\$1			
Other securities	\$48	\$51	6.6%		
Cash & balances due	\$20	\$34	70.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$160	\$187	17.2%		
Deposits	\$159	\$186	17.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$18	\$23	27.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	10.8%	--		
Tier 1 risk based capital ratio	18.3%	20.9%	--		
Total risk based capital ratio	19.5%	22.2%	--		
Return on equity ¹	10.1%	4.3%	--		
Return on assets ¹	1.1%	0.5%	--		
Net interest margin ¹	4.4%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	315.6%	149.9%	--		
Loss provision to net charge-offs (qtr)	174.4%	49.9%	--		
Net charge-offs to average loans and leases ¹	0.3%	2.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	5.0%	--
Closed-end 1-4 family residential	0.8%	0.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	1.3%	--
Commercial & Industrial	0.0%	4.9%	0.3%	0.6%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.9%	1.5%	0.1%	0.6%	--